



3625

Please type a plus sign (+) inside this box → ☐

PTO/SB/21 (12-97)  
Approved for use through 9/30/00. OMB 0651-0031  
Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

<b>TRANSMITTAL FORM</b> <i>(to be used for all correspondence after initial filing)</i>	Application Number	09/624,732	
	Filing Date	July 25, 2000	
	First Named Inventor	Gerald P. Sullivan	
	Group Art Unit	3625	
	Examiner Name	Zurita	
Total Number of Pages in This Submission	2	Attorney Docket Number	23334.001

ENCLOSURES (check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment / Response <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/ Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Assignment Papers (for an Application) <input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition Routing Slip (PTO/SB/69) and Accompanying Petition <input type="checkbox"/> To Convert a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Small Entity Statement <input type="checkbox"/> Request for Refund	<input type="checkbox"/> After Allowance Communication to Group <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Additional Enclosure(s) (please identify below): Return postcard
Remarks		

RECEIVED  
FEB - 5 2004  
GROUP 3600

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual name	Cowan, Liebowitz & Latman, P.C.
Signature	
Date	January 27, 2004

CERTIFICATE OF MAILING			
I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on this date: January 27, 2004			
Typed or printed name	R. Lewis Gable		
Signature		Date	January 27, 2004

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



UNITED STATES PATENT AND TRADEMARK OFFICE

#20/miss. paper  
23334.01  
Ellis  
2-11-04

Applicant: Gerald P. Sullivan

Serial No. or Patent No.: 09/624,732

Filed: July 25, 2000

Art Unit: 3625

Examiner: James Zurita

Title: **APPARATUS AND METHOD FOR CREATING AND MANAGING A  
FINANCIAL INSTRUMENT**

Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

**RECEIVED**

FEB - 5 2004

**GROUP 3600**

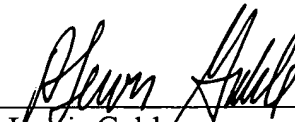
January 27, 2004

**RESPONSE TO SUMMARY OF INTERVIEW**

In his Interview Summary, which was included within the Office Action dated January 2, 2004, Examiner Zurita has characterized the discussion at the interview of December 12, 2003 including the undersigned and Examiners Smith and Zurita as including the statement, "Mr. Gable agreed (sic) SEC Filing is prior art".

The undersigned respectfully but strongly traverses this characterization of the conversations at the December 12, 2003 interview. The undersigned argued that even if the SEC Filing was deemed to be prior art, it would not anticipate or obviate certain claims as presented in this application. The undersigned respectfully indicates that such an argument is by no means an admission that the SEC Filing was prior art.

Respectfully submitted,

  
\_\_\_\_\_  
R. Lewis Gable  
Reg. No.: 22,479  
Cowan, Liebowitz & Latman, P.C.  
1133 Avenue of the Americas  
New York, New York 10036-6799  
Tel. No.: (212) 790-9228